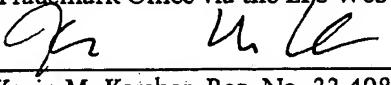


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF ELECTRONIC TRANSMISSION

I certify that the documents referred to as enclosed herein are being transmitted to the U.S. Patent and Trademark Office via the EFS Web system located on the USPTO website on February 8, 2007.



Kevin M. Kercher, Reg. No. 33,408

In re Application of: Andrew Mark Stringer : Confirmation No. 3948
U.S. Patent Application Serial No. 10/039,565 : Examiner: George C. Neurauter
Filed: December 21, 2001 : Customer No. 021888
Priority Date: June 22, 1999 : Group Art Unit: 2143
For: COMPUTER NETWORK
PAYMENT SYSTEM : Attorney Docket No. 41759-57619

AMENDMENT AFTER FINAL REJECTION

In response to the Office Action dated November 21, 2006, Applicant submits the following amendment and remarks

Amendments to the Claims are reflected in the listing of claims which begins on Page 2 of this paper.

Remarks begin on Page 6 of this paper.

Appendix A is attached following Page 7 of this paper.